

## Summary of State Government Regulations and Orders that Impact Insurance Agencies and Their Clients

OIA has prepared the following summary of the Executive Orders and Bulletins issued by the DeWine/Husted Administration as a result of the coronavirus (COVID-19) pandemic. The following government actions likely impact insurance agencies and your clients, including:

### **Stay at Home Order – Closure of Non-Essential Businesses**

- All non-essential businesses are ordered closed. Consistent with federal guidance, the property and casualty insurance industry is deemed essential. The order is enforced by local public health departments and local law enforcement. Insurance agencies and companies are permitted to continue business operations but must comply with the social distancing and sanitization protocols as well as special hours set for vulnerable populations.

### **Health Insurance Coverage Flexibility for Ohio Employees – Bulletin 2020-03**

- Insurers must permit employers to continue covering employees under group policies even if the employee would otherwise become ineligible due to a decrease in hours per week.
- All insurers must give their insureds the option of deferring premium payments coming due, interest free for up to 60 days.
- For employers of 20 or more employees, as long as one person remains actively employed, eligible employees may elect to continue coverage under COBRA.
- See the Ohio Department of Insurance [order](#) to learn more.

### **Employer Deferral of Workers' Compensation Premium Payments**

- The Ohio Bureau of Workers' Compensation (BWC) has announced that insurance premium installment payments due for March, April and May for the current policy year may be deferred until June 1, 2020, at which time the matter will be reconsidered. This is for public and private employers. BWC will not lapse (cancel) coverage or assess penalties for amounts not paid because of the coronavirus pandemic. See BWC's [FAQs](#) to learn more.

### **Unemployment Compensation**

- Any employee who is laid off as a direct result of the coronavirus is immediately eligible for benefits. This [measure](#) will give relief to applicants who are not offered paid leave through their job, as well as those who have been quarantined by a medical professional, their employer, or whose employers must temporarily close. Those who apply for unemployment under these circumstances will be exempt from the requirement that they be actively seeking work.

### **Support for Small Businesses and Non-Profits**

Small businesses and nonprofits in Ohio may apply for low-interest, long-term loans of up to \$2 million through the SBA's Economic Injury Disaster Loan program to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. Loan applications can be completed online at [disasterloan.sba.gov](https://disasterloan.sba.gov) or applicants can obtain a paper application by calling **1-800-659-2955**. Additionally, a checklist for businesses and employers is [HERE](#).

We will continue to update this document as more orders and bulletins are issued. These apply until changed by the Governor or the Public Health Emergency is lifted.